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UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OKLAHOMA

IN RE:

WATERS, JEAN RUTH, d/b/a  
JEAN RUTH WATERS  
p/k/a Morris, Jean,

Debtor.

OKC WEST COMMERCIAL CREDIT  
CORP.,

Plaintiff,

v.

JEAN RUTH WATERS,

Defendant.

Case No. 98-01114-M  
Chapter 7

**FILED**

MAY 06 1999

TIMOTHY R. WALBRIDGE, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

Adversary No. 98-0223-M

**JUDGMENT**

THIS MATTER comes before the Court upon Plaintiff's Complaint to Determine Dischargeability of Debt filed on July 30, 1998, in which Plaintiff requests the Court to determine the nondischargeability of a debt owed to OKC West Commercial Credit Corp. by Jean Ruth Waters in the sum of \$1,308,752.58

WHEREFORE, it appearing to the Court that Plaintiff and the Defendant are in agreement as to the disposition of the above-captioned adversary proceeding as to them pursuant to the Joint Stipulation filed herewith, it is

ORDERED AND ADJUDGED that the stipulation between the Plaintiff and the Defendant is hereby APPROVED and ADOPTED by the Court.

DOCKETED *May 12, 1999.*  
Clerk, U.S. Bankruptcy Court  
Northern District of Oklahoma

*CS*

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THE COURT FURTHER FINDS AND ORDERS as follows:

1. The Debtor filed a Chapter 7 Petition in bankruptcy on March 23, 1998.

2. On July 30, 1998, the Plaintiff filed the above captioned adversary action seeking a determination of nondischargeability of debt in the sum of \$1,308,752.58 to the Plaintiff was nondischargeable pursuant to 11 U.S.C. § 523(a)(2)(A) and (a)(2)(B).

3. That this Court has jurisdiction over the parties and the subject matter hereto pursuant to 28 U.S.C. § 1334. That this is a core proceeding pursuant to 28 U.S.C. § 157 (b)(2)(I).

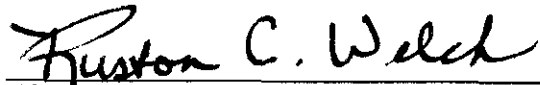
4. That Plaintiff OKC West Commercial Credit Corp. should have a judgment against Defendant Jean Ruth Waters in the sum of \$1,308,752.58, further, said judgment is determined to be non-dischargeable pursuant to 11 U.S.C. § 523(a)(2)(A) and (a)(2)(B). That said judgment shall accrue interest from the date of judgment at the rate of 4.730 percent (4.730%).

5. This stipulation constitutes a final order in this adversary action between the Plaintiff and the Defendant, each party to bear its own litigation expenses, including costs and attorney's fees.

DATED this 5th day of May, 1999.

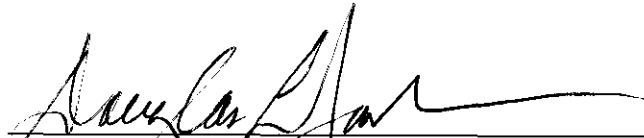
  
HONORABLE TERRENCE L. MICHAEL  
United States Bankruptcy Judge

Judgment in Adv. No 98-223-M  
Approved for entry by:



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